Bank Name	Gross NPAs (as at end of March 2004)
United Bank of India	764.18
Vijaya Bank	389.71
State Bank of India	12667.21
State Bank of Bikaner & Jaipur	483.66
State Bank of Hyderabad	691.35
State Bank of Indore	266.36
State Bank of Mysore	514.45
State Bank of Patiala	503.61
State Bank of Saurashtra	200.43
State Bank of Travancore	661.76
TOTAL (Public Sector Banks)	51537.80

Closure of Pre-merger branches of banks

4235. SHRI S.M. LALJAN BASHA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have evolved a policy which allows merged banks to close any of their premerger branches as they like;

(b) whether it is a fact that Government are aware of the problems that will arise when branches close at a rapid pace in rural areas;

(c) what is the specific policy at present which deals with the issue of closure of branches of banks after two entities merge; and

(d) steps proposed to review the issue of closure of bank branches in small towns, rural areas and panchayats?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (d) IBA has recommended that Government should consider proposals for consolidation between public sector banks in order to strengthen them. Government has indicated that it would consider specific proposals from these banks as and when they arise. Any such proposal for consolidation by way of merger etc. has to come from the management of the banks concerned with Government playing a supportive role as the common shareholder. No directive on consolidation has been issued by Government or RBI. The Boards of Banks have to take a decision in this regard based on the synergy levels of merging/consolidating entities. While supporting any merger proposal, Government will ensure protection of the interests of all the stakeholders and public in general with a view to ensure availability of banking services in rural areas.